

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI  
HATTIESBURG DIVISION**

In re:

KRISTEN ELIZABETH GROMMON  
TRENT DANIEL GROMMON  
Debtor(s)

Case No. 23-51553 KMS

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

David Rawlings, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/16/2023.
- 2) The plan was confirmed on 02/06/2024.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/29/2024.
- 5) The case was dismissed on 11/26/2024.
- 6) Number of months from filing or conversion to last payment: 17.
- 7) Number of months case was pending: 19.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$42,121.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$5,375.10
Less amount refunded to debtor	\$1,453.80

**NET RECEIPTS:** **\$3,921.30**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,885.90
Court Costs	\$0.00
Trustee Expenses & Compensation	\$196.03
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$2,081.93**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CITIBANK	Unsecured	11,484.00	NA	NA	0.00	0.00
CITIBANK/BEST BUY	Unsecured	4,343.00	NA	NA	0.00	0.00
CREDIT FIRST N.A.	Unsecured	953.00	1,028.81	1,028.81	0.00	0.00
CULS DBA CINCH AUTO FINANCE	Secured	12,926.00	13,051.91	13,051.91	376.89	749.69
DISCOVER	Unsecured	16,843.00	17,275.53	17,275.53	0.00	0.00
JPMORGAN CHASE BANK N.A. S/B/M	Unsecured	13,850.00	14,134.79	14,134.79	0.00	0.00
LVNV FUNDING, LLC	Unsecured	2,268.00	2,265.76	2,265.76	0.00	0.00
LVNV FUNDING, LLC	Unsecured	NA	664.11	664.11	0.00	0.00
LVNV FUNDING, LLC	Unsecured	NA	5,133.46	5,133.46	0.00	0.00
LVNV FUNDING, LLC	Unsecured	NA	11,619.75	11,619.75	0.00	0.00
NAVIENT	Unsecured	1,102.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	989.00	NA	NA	0.00	0.00
PENNYMAC LOAN SERVICES	Secured	NA	18,596.19	18,596.19	0.00	0.00
PENNYMAC LOAN SERVICES	Secured	NA	350.00	350.00	11.32	0.00
PSECU	Unsecured	NA	0.00	421.31	0.00	0.00
PSECU	Secured	8,548.00	8,548.31	8,127.00	234.67	466.80
SCRATCH FINANCIAL, INC.	Unsecured	279.00	287.48	287.48	0.00	0.00
SYNCHRONY BANK	Unsecured	570.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	69.00	NA	NA	0.00	0.00
WELLS FARGO BANK N.A	Unsecured	8,992.00	9,243.94	9,243.94	0.00	0.00
WELLS FARGO BANK, N.A.	Unsecured	43,697.00	45,356.56	45,356.56	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$18,596.19	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$21,178.91	\$611.56	\$1,216.49
All Other Secured	\$350.00	\$11.32	\$0.00
<b>TOTAL SECURED:</b>	<b>\$40,125.10</b>	<b>\$622.88</b>	<b>\$1,216.49</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$107,431.50</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$2,081.93</u>	
Disbursements to Creditors	<u>\$1,839.37</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$3,921.30</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/10/2025

By: /s/ David Rawlings

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.